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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Soichi Hayashi

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EXAMINER

PORTER, RACHEL L

ART UNIT

PAPER NUMBER

3626

NOTIFICATION DATE

DELIVERY MODE

03/18/2009

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 09/867,459	Applicant(s) HAYASHI ET AL.	
	Examiner RACHEL L. PORTER	Art Unit 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 December 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed 12/22/08. Claims 1-24 are pending.

Priority

2. Applicant is advised of possible benefits under 35 U.S.C. 119(a)-(d), wherein an application for patent filed in the United States may be entitled to the benefit of the filing date of a prior application filed in a foreign country.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Powers (USPN 5,956,691), Tyler et al (US 5,523,942), Cowan et al (US 5,828,840) and in further view of O'Hanlon et al (2008/0139947)

[claim 1] Powers discloses an insurance design service providing system comprising:

- an arbitrary communication network; (Powers: col. 5, lines 30-41)
- a plurality of devices/components connected to the arbitrary communication network; and (Powers: Figure 1)

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- a server apparatus configured to output information relating to an insurance product meeting a condition on a basis of the condition input from any of the devices/components connected to the arbitrary communication network, (Powers: Figure 1: ref. 44; col. 5, lines 43-61; col. 6, lines 9-24) wherein:

- the devices/components calculate an insurance fee using the insurance fee calculation module on the basis of the input condition entered by the user via an input screen and relating to the insurance product, (col. 6, lines 9-24; col. 7, lines 1-39; Figures 3-6)
- the devices/components communicate using the data storage calling module when calculating the insurance fee with a database management module executed by the server apparatus, and obtain stored data from a database using the database management module and display the stored data on the input screen in a state modifiable by a user, (col. 5, lines 30-60; col. 6, lines 9-24; col. 7, lines 1-39)
- the devices/components display in response to an instruction of the user execute the graph drawing module a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition, and (Figures 3-6, Figure 7; col. 7, lines 1-39: shows insurance fees according to user input)

Powers discloses the system/method substantially as recited in claim 1, but do not expressly disclose calculating information regarding surrender values, in accordance with user instruction.

Tyler discloses a system/method further comprising:

- the terminals in accordance with an instruction of the user output a request for calculating of a surrender value to the server apparatus, and the server apparatus executes a surrender value calculation module in accordance with the request to calculate the surrender value and notify a result to the nodes. (col. 20, lines 57-64; col. 30, lines 58-63; col. 31, lines 18-26; col. 32, lines 64-col. 33, line 7)

At the time of the applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system/method of Powers with the teaching of Tyler to include surrender values among the calculations performed in relation to the insurance product. As suggested by Tyler, one would have been motivated to include this feature to simplify the process of providing sales proposals including complex product information and issuing products for insurance agents and sales support. (Tyler: col. 1, lines 35-col. 2, line 24)

Claim 1 further recites that the system includes "a plurality of *terminals* connected to the arbitrary communication network." Powers recites that the system includes a plurality of devices and components which perform the recited functions. However, Powers does not expressly disclose that the components performing the recited functions are several computer terminals. Tyler discloses a system comprising a plurality of

networked computer terminals, including input and output devices, used to receive, calculate and present information regarding insurance policies. (Tyler: Figure 1A, col. 10, lines 34-60) At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers with the system of Tyler to include a plurality of computer terminals to receive, calculate and present information regarding insurance policies. As suggested by Tyler, one would have been motivated to include this feature to provide a configuration which is suitable for when multiple agents are in the field working with different clients. (col. 10, lines 62-64)

Powers further discloses a system operates over communication network (Figure 1; col. 5, lines 31-42), but Powers and Tyler in combination do not expressly disclose:

- downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus, (col. 5, lines 30-60; col. 6, lines 9-24) via the arbitrary network.

However, as disclosed by Cowan, downloading software modules a server to execute on a local client is old and well known in the art. (col. 4, lines 66-col. 5, line 8). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the teachings of Powers and Tyler to download the software modules from a server and execute them locally at the client. One would have been motivated to include this feature minimize network traffic and improve user accessibility.

Claim 1 further recites that the system includes related clinical history stored on "a clinical history database apparatus provided separately and independently from the

terminals and the server” which used to provide information relating to the insurance product.

Powers, Tyler and Cowan do not expressly disclose related clinical history stored on “a clinical history database apparatus provided separately and independently from the terminals and the server.”

O’Hanlon discloses a system including a clinical database accessible to insurance providers (Figure 1), which provides historical medical/clinical information. (par. 28—e.g compiled health statistics and data). At the time of the Applicant’s invention, it would have been obvious to one of ordinary skill in the art modify the system of Powers, Tyler and Cowan in combination with the teaching O’Hanlon to provide access to a clinical historical database. As suggested by O’Hanlon, one would have been motivated to include this feature to help insurers determine thresholds for health risks in determining premiums for providing insurance. (par. 28)

Claim 1 has been amended to recite that the server apparatus is configured “to output comparative results comparing the insurance product and insurance products of other companies.” Powers discloses a system wherein policy illustrations and policy performance are compared to benchmarks (col. 8, lines 59-64; Figure 20), but does not expressly disclose outputting comparative results comparing the insurance product and insurance products of other companies.

Igoe discloses a system wherein the server apparatus is configured to output comparative results comparing the insurance product and insurance products of other companies. (par. 31, 39, 42-43—server transmits data to clients; Figures 3, 7) At the time

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of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers, Tyler, Cowan and O'Hanlon in combination with the teaching of Igoe to provide comparative information from multiple companies. As suggested by Igoe, one would have been motivated to include this feature to quickly produce a number of insurance quotes which meet a client's needs (par. 7), while still working within the business constraints associated with insurance agent exclusivity limitations (par. 11).

[claim 2] Powers discloses the insurance design service providing system according to claim 1, wherein the devices/components download a handling definition module from the server apparatus to check whether or not the condition concerning the insurance product are contrary to predetermined law and regulation, and display a result. (col. 11, line 45-col. 12, line 9—in compliance with regulations and benchmarks)

As to the recitation of the "terminal(s)," this limitation is addressed by the Tyler reference in the rejection of claim 1, and incorporated herein.

[claim 3] Powers discloses an insurance design service providing system according to claim 2, wherein said server apparatus performs, with respect to the insurance product based on said inputted condition, at least one processes of examining whether said insurance product meets prescribed regulations, calculating an insurance fee, extracting

contents of a guarantee, calculating the surrender value, and detecting information regarding accounting processing. (Figure 1,3, 15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 4] Powers teaches an insurance design service providing system according to claim 2, wherein said server apparatus transmits the graph drawing module to said devices/components for graphically displaying information on the result of said each process at said device/component. (Figures 1,3-10, col.7, line 58-col. 8, line 32)

As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 1, and incorporated herein.

[claim 5] Powers teaches the insurance design service providing system according to claim 2, wherein said insurance product is life insurance. (see abstract)

[claim 6] Powers teaches the insurance design service providing system according to claim 5, wherein any of said plurality of devices/components inputs prescribed conditions relating to a design of the life insurance into said server apparatus. (Figure 1, col. 6, lines 14-48)

As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 1, and incorporated herein.

[claim 7] Powers teaches the insurance design service providing system according to claim 6, wherein said server apparatus outputs information relating to the life insurance meeting said inputted conditions. (col. 5, line 43-col. 6, line 8)

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[claim 8] Powers teaches the insurance design service providing system according to claim 7, wherein prescribed conditions relating to the design of said life insurance includes at least one of conditions pertaining to age of a policyholder, gender, a payment method of the insurance fee (e.g. premium), a period of payment of the insurance fee (e.g. premium), or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29)

[claim 9] Powers teaches the insurance design service providing apparatus including :

- a server apparatus connected a database apparatus and an arbitrary communication network to which a plurality of devices/components are connected (Powers: Figure 1: ref. 44; col. 5, lines 43-61; col. 6, lines 9-24), said server apparatus comprising:
 - information outputting means for outputting information relating to an insurance product meeting conditions on a basis of the condition input from any of the devices/components connected to the arbitrary communication network and related data stored by the database; and (Powers: Figure 1: ref. 44; col. 5, lines 43-61; col. 6, lines 9-24)
- Powers further discloses a system comprising:
 - executing means for executing the insurance fee calculation module to input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition and display the insurance fee (col. 6, lines 9-24; col. 7, lines 1-39; Figures 3-6)
 - executing means for executing the data storage calling module when calculating the insurance fee to communicate with a database management

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module executed by the server apparatus, and to input stored data which is obtained by the database management module by accessing to a database and display the stored data on the input screen in a state correctable for a user, (col. 5, lines 30-60; col. 6, lines 9-24; col. 7, lines 1-39)

- executing means for executing in accordance with an instruction of the user the graph drawing module to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition (Figures 3-6, Figure 7; col. 7, lines 1-39: shows insurance fees according to user input)

Powers teaches the system/method substantially as recited in claim 9, but does not expressly disclose calculating information regarding surrender values, in accordance with user instruction.

Tyler discloses a system/method further comprising:

- executing means for executing a surrender value calculation module, the executing means of the server apparatus executes the surrender value calculation module in accordance with the request to calculate the surrender value and notify a result to the terminal and wherein nodes comprise outputting means for outputting in accordance with an instruction of the user a request for calculating of a surrender value to the server apparatus. (col. 20, lines 57-64; col. 30, lines 58-63; col. 31, lines 18-26; col. 32, lines 64-col. 33, line 7)

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At the time of the applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system/method of Powers with the teaching of Tyler to include surrender values among the calculations performed in relation to the insurance product. As suggested by Tyler, one would have been motivated to include this feature to simplify the process of providing sales proposals including complex product information and issuing products for insurance agents and sales support. (Tyler: col. 1, lines 35-col. 2, line 24)

Claim 9 further recites that the system includes "a plurality of *terminals* connected to the arbitrary communication network." Powers recites that the system includes a plurality of devices and components which perform the recited functions. However, Powers does not expressly disclose that the components performing the recited functions are several computer terminals. Tyler discloses a system comprising a plurality of networked computer terminals, including input and output devices, used to receive, calculate and present information regarding insurance policies. (Tyler: Figure 1A, col. 10, lines 34-60) At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers with the system of Tyler to include a plurality of computer terminals to receive, calculate and present information regarding insurance policies. As suggested by Tyler, one would have been motivated to include this feature to provide a configuration which is suitable for when multiple agents are in the field working with different clients. (col. 10, lines 62-64)

Powers further discloses a system/method that operates over a communication network (Figure 1; col. 5, lines 31-42), but Powers and Tyler in combination do not expressly disclose:

- downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus, (col. 5, lines 30-60; col. 6, lines 9-24) via the arbitrary network.

However, as disclosed by Cowan, downloading software modules a server to execute on a local client is old and well known in the art. (col. 4, lines 66-col. 5, line 8). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the teachings of Powers and Tyler to download the software modules from a server and execute them locally at the client. One would have been motivated to include this feature minimize network traffic and improve user accessibility.

Claim 9 also recites that the system includes related clinical history stored on “a clinical history database apparatus provided separately and independently from the terminals and the server” which used to provide information relating to the insurance product.

Powers, Tyler and Cowan do not expressly disclose related clinical history stored on “a clinical history database apparatus provided separately and independently from the terminals and the server.” O'Hanlon discloses a system including a clinical database accessible to insurance providers (Figure 1), which provides historical medical/clinical information. (par. 28—e.g compiled health statistics and data). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the

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art modify the system of Powers, Tyler and Cowan in combination with the teaching O'Hanlon to provide access to a clinical historical database. As suggested by O'Hanlon, one would have been motivated to include this feature to help insurers determine thresholds for health risks in determining premiums for providing insurance. (par. 28)

Claim 1 has been amended to recite "means for outputting comparative results comparing the insurance product and insurance products of other companies." Powers discloses a system wherein policy illustrations and policy performance are compared to benchmarcks (col. 8, lines 59-64; Figure 20), but does not expressly disclose outputting comparative results comparing the insurance product and insurance products of other companies.

Igoe discloses a system outputting comparative results comparing the insurance product and insurance products of other companies. (par. 31, 39, 42-43—server transmits data to clients; Figures 3, 7) At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers, Tyler, Cowan and O'Hanlon in combination with the teaching of Igoe to provide comparative information from multiple companies. As suggested by Igoe, one would have been motivated to include this feature to quickly produce a number of insurance quotes which meet a client's needs (par. 7), while still working within the business constraints associated with insurance agent exclusivity limitations (par. 11).

[claim 10] Powers, Tyler and Cowan disclose an insurance design service providing apparatus as explained in the rejection of claim 9. Powers further recites that the system

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includes a handling definition module to check whether or not the conditions concerning the insurance product are contrary to predetermined law and order, and display a result of the check. (col. 11, line 45-col. 12, line 9—in compliance with regulations and benchmarks)

Claim 10 has been amended to recite wherein “downloading means of terminals downloads a handling function....”. Powers and Tyler do not expressly disclose downloading a module to a terminal.

However, as disclosed by Cowan, downloading software modules from a server to execute on a local client is old and well known in the art. (col. 4, lines 66-col. 5, line 8--- i.e. downloading means of terminals downloading a module). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the teachings of Powers and Tyler to download the software modules from a server and execute them locally at the client. One would have been motivated to include this feature minimize network traffic and improve user accessibility and to provide a configuration that is most suitable when agents are in the field with clients. (Tyler: col. 10, lines 62-65)

[claim 11] Powers teaches the insurance design service providing apparatus according to claim 10, wherein said devices/components further comprise generating means for generating insurance specification information on the devices/components. (col. 9, lines 1-26)

As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 9, and incorporated herein.

[claim 12] Powers teaches the insurance design service providing apparatus according to claim 11, wherein said server apparatus further comprises performing means for performing, with respect to the insurance product, based on said inputted condition, at least one of the following processes: examining whether said insurance product meets the prescribed regulations, calculating an insurance fee (e.g. premium), extracting contents of a guarantee, calculating a surrender value, and detecting information regarding accounting processing. (Figure 1,3,15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 13] Powers teaches the insurance design service providing apparatus according to claim 12, wherein the performing means outputs information on the at least one process. (col. 5, lines 43-61; col. 9, lines 25-57)

[claims 14-15] Powers discloses the insurance design service providing apparatus the server apparatus further comprises transmission means and wherein the transmission means causes information about the process to be graphically displayed on a device/component. (Figures 1,3-10, col.7, line 58-col. 8, line 32)

As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 9, and incorporated herein.

[claim 16] Powers teaches the insurance design service providing apparatus according to claim 11, further including database means for storing prescribed conditions

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relating to a design of the insurance product inputted from said devices/components. (col. 5, lines 48-61)

As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 9, and incorporated herein.

[claim 17] Powers teaches the insurance design service providing apparatus according to claim 16, wherein said insurance product is life insurance. (see abstract)

[claim 18] Powers teaches the insurance design service providing apparatus according to claim 17, wherein the server apparatus further comprises receiving means for receiving the prescribed conditions relating to the design of the life insurance from said devices/components. (Figure 1, col. 5, lines 31-42) As to the recitation of the “terminal(s),” this limitation is addressed by the Tyler reference in the rejection of claim 9, and incorporated herein.

[claim 19] Powers teaches the insurance design service providing apparatus according to claim 18, wherein said information outputting means of the server apparatus outputs information relating to the life insurance meeting said received conditions. (Figure 1, col. 5, lines 31-42; col. 8, lines 65-col. 9, line 62)

[claim 20] Powers teaches the insurance design service providing apparatus according to claim 19, wherein prescribed conditions relating to the design of said life insurance includes

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at least one of conditions pertaining to age of a policyholder, gender, a payment method of an insurance fee (e.g. premium), a period of payment of an insurance fee (e.g. premium), or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29)

[claim 21] Powers teaches an insurance design service providing method comprising the steps of:

- connecting a server apparatus to a communication network as a web site, wherein a plurality of devices/components is connected to said communication network and said server apparatus outputs information relating to an insurance product meeting conditions on a basis of condition input from any of the nodes connected to the communication network;; (Powers: Figure 1: ref. 44; col. 5, lines 30-61; col. 6, lines 9-24)
- executing the insurance fee calculation module by the devices/components to input the condition relating to the insurance product by providing an input screen, and to calculate an insurance fee on the basis of the input condition and display the insurance fee; (col. 6, lines 9-24; col. 7, lines 1-39; Figures 3-6)
- executing the data storage calling module by the devices/components when calculating the insurance fee to communicate with a database management module executed by the server apparatus, and to input stored data which is obtained by the database management module by accessing to a database and display the stored data on the input screen in a state correctable for a user; (col. 5, lines 30-60; col. 6, lines 9-24; col. 7, lines 1-39)

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- executing the graph drawing module by the devices/components in accordance with an instruction of the user to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition; (Figures 3-6, Figure 7; col. 7, lines 1-39: shows insurance fees according to user input)

Powers discloses the system/method substantially as recited in claim 21, but does not expressly disclose calculating information regarding surrender values, in accordance with user instruction.

Tyler discloses a system/method further comprising:

- outputting a request for calculating a surrender value from the terminal to the server apparatus in accordance with an instruction of the user; and (col. 20, lines 57-64; col. 30, lines 58-63; col. 31, lines 18-26; col. 32, lines 64-col. 33, line 7)
- executing a surrender value calculation module by the server apparatus in accordance with the request to calculate the surrender value and notify a result to the nodes. (col. 20, lines 57-64; col. 30, lines 58-63; col. 31, lines 18-26; col. 32, lines 64-col. 33, line 7)

At the time of the applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system/method of Powers with the teaching of Tyler to include surrender values among the calculations performed in relation to the insurance product. As suggested by Tyler, one would have been motivated to include this feature to simplify the process of providing sales proposals including complex product information and

issuing products for insurance agents and sales support. (Tyler: col. 1, lines 35-col. 2, line 24)

Claim 21 also recites that the system includes “a plurality of *terminals* connected to a communication network.” Powers recites that the system includes a plurality of devices and components which perform the recited functions. However, Powers does not expressly disclose that the components performing the recited functions are several computer terminals. Tyler discloses a system comprising a plurality of networked computer terminals, including input and output devices, used to receive, calculate and present information regarding insurance policies. (Tyler: Figure 1A, col. 10, lines 34-60) At the time of the Applicant’s invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers with the system of Tyler to include a plurality of computer terminals to receive, calculate and present information regarding insurance policies. As suggested by Tyler, one would have been motivated to include this feature to provide a configuration which is suitable for when multiple agents are in the field working with different clients. (col. 10, lines 62-64)

Powers further discloses a system/method that operates over a communication network (Figure 1; col. 5, lines 31-42), but Powers and Tyler in combination do not expressly disclose:

- downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus, (col. 5, lines 30-60; col. 6, lines 9-24) via the arbitrary network.

However, as disclosed by Cowan, downloading software modules a server to execute on a local client is old and well known in the art. (col. 4, lines 66-col. 5, line 8). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the teachings of Powers and Tyler to download the software modules from a server and execute them locally at the client. One would have been motivated to include this feature minimize network traffic and improve user accessibility.

Claim 21 further recites that the system includes related clinical history stored on "a clinical history database apparatus provided separately and independently from the terminals and the server" which used to provide information relating to the insurance product.

Powers, Tyler and Cowan do not expressly disclose related clinical history stored on "a clinical history database apparatus provided separately and independently from the terminals and the server." O'Hanlon discloses a system including a clinical database accessible to insurance providers (Figure 1), which provides historical medical/clinical information. (par. 28—e.g compiled health statistics and data). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art modify the system of Powers, Tyler and Cowan in combination with the teaching O'Hanlon to provide access to a clinical historical database. As suggested by O'Hanlon, one would have been motivated to include this feature to help insurers determine thresholds for health risks in determining premiums for providing insurance. (par. 28)

Claim 1 has been amended to recite that the server apparatus to outputs comparative results comparing the insurance product and insurance products of other

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companies.” Powers discloses a system wherein policy illustrations and policy performance are compared to benchmarks (col. 8, lines 59-64; Figure 20), but does not expressly disclose outputting comparative results comparing the insurance product and insurance products of other companies.

Igoe discloses a system wherein the server apparatus outputs comparative results comparing the insurance product and insurance products of other companies. (par. 31, 39, 42-43—server transmits data to clients; Figures 3, 7) At the time of the Applicant’s invention, it would have been obvious to one of ordinary skill in the art to modify the system of Powers, Tyler, Cowan and O’Hanlon in combination with the teaching of Igoe to provide comparative information from multiple companies. As suggested by Igoe, one would have been motivated to include this feature to quickly produce a number of insurance quotes which meet a client’s needs (par. 7), while still working within the business constraints associated with insurance agent exclusivity limitations (par. 11).

[claims 22] Powers, Tyler and Cowan disclose an insurance design service providing method of claim 21, as explained in the rejection of claim 21. Powers further discloses the insurance design service providing method according to claim 21 wherein the system includes the calculation module, the data storage calling module, and graph drawing module, and wherein when said web site (col. 5, lines 31-40) is accessed from any of said devices/components, (col. 5, lines 34-39; col. 11, line 59-col. 12, line 11). Powers also discloses:

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- said server apparatus outputs information relating to the insurance product meeting said inputted condition; and (col. 5, lines 43-61)
- said at least one of the node outputs insurance information by executing said calculation module, the data storage calling module, and graph drawing module, based on said information output from said server apparatus (col. 9, lines 25-col. 10, line 9)

Powers and Tyler do not expressly disclose downloading/transmitting a module(s) to a terminal.

However, as disclosed by Cowan, downloading software modules from a server to execute on a local client is old and well known in the art. (col. 4, lines 66-col. 5, line 8--- i.e. downloading means of terminals downloading a module). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the teachings of Powers and Tyler to download the software modules from a server and execute them locally at the client. One would have been motivated to include this feature minimize network traffic and improve user accessibility and to provide a configuration that is most suitable when agents are in the field with clients. (Tyler: col. 10, lines 62-65)

[claim 23] Powers teaches the insurance design service providing method according to claim 22, wherein said insurance product is life insurance (see abstract); and desired information relating to the life insurance meeting condition includes at least one: information items about whether said life insurance meets the prescribed regulations,

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information about the insurance fee (e.g. calculating a premium), extracting the contents of a guarantee, information about the surrender value (calculating a surrender value), and detecting information regarding accounting processing. (Figure 1,3, 15; col. 6, lines 26-48, col. 7, lines 1-51)

[claim 24] Powers teaches the insurance design service providing method according to claim 22, wherein said insurance is life insurance (see abstract); and wherein prescribed conditions relating to the design of said life insurance includes at least one of conditions pertaining to age of a policyholder, gender of a policyholder, a payment method of the insurance fee(e.g. a premium), a period of payment of the insurance fee (e.g. a premium), or contents of a guarantee including an amount insured. (Figures 3-6; col. 7, lines 1-29).

Response to Arguments

5. Applicant's arguments with respect to the newly added limitations of claims 1-24 have been considered but are moot in view of the new ground(s) of rejection. The examiner has added additional citations and a new reference to address the new limitations.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RACHEL L. PORTER whose telephone number is (571)272-6775. The examiner can normally be reached on M-F, 9:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, (Christopher) Luke Gilligan can be reached on (571) 272-6770. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. L. P./
Examiner, Art Unit 3626

/Robert Morgan/
Primary Examiner, Art Unit 3626